

Notice of Loan Transfer

From **do.not.reply <do.not.reply@delbertservices.com>**

Sent **Monday, August 26, 2013 at 1:00 AM**

Encrypted No

Signed **No**

8/25/2013 11:00:45 PM

JENNAFER KEMPH

Re: Delbert Account No. [REDACTED] 674

NOTICE OF TRANSFER OF THE SERVICING OF YOUR LOAN

As you know, you obtained a personal loan from Western Sky Financial. The purpose of this e-mail is to notify you that your loan has been sold, and the purchaser has assigned the servicing of your loan to a company called Delbert Services Corporation ("Delbert Services") effective as of the date of this notice.

The "servicing" of your loan means processing your payments, responding to your questions, and otherwise handling other matters relating to your loan. We wish to assure you that the terms and conditions of your loan as set forth in your Promissory Note and Disclosure Statement will not change in any way, except that your payments will now be made to Delbert Services.

Delbert Services is committed to courteous and responsive service, accurate and timely handling of your payments and simple and direct answers to your questions. For prompt response to all of your inquiries, please remember to reference your account number [REDACTED] 674.

To ask about this notice or general up-to-the-minute account information, please call 888-983-3523. Our hours of operation are 5 a.m. to 6 p.m. Pacific Time Monday through Friday; 5 a.m. to 12 p.m. Pacific Time Saturday. Or write to us at:

To Make a Payment or For General Customer Service Inquiries:

Delbert Services Corporation
P.O. Box 4730
Anaheim, CA 92803
Customer.Service@delbertservices.com

Toll-free 888-983-3523



Hours of operations
Monday - Friday 5:00 AM - 6:00 PM
Saturday 5:00 AM - 12:00 PM
Pacific time-zone

NOTICE: CALIFORNIA, COLORADO, MINNESOTA, MAINE, NORTH CAROLINA, TENNESSEE, UTAH AND WISCONSIN RESIDENTS PLEASE SEE BELOW FOR IMPORTANT INFORMATION

CALIFORNIA:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coloradoattorneygeneral.gov/ca. You can contact Delbert Services at 13111 East Briarwood Ave. Suite 340, Centennial, CO 80012. The telephone number is 303-768-0200. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MINNESOTA RESIDENTS: This collection agency is licensed by the Minnesota Department of Commerce.

MAINE RESIDENTS: Maine residents may contact our office by telephone at 888-400-7750 between the hours of 5:00 am to 5:00 pm PST

NORTH CAROLINA: North Carolina Permit Number: 103660

TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and insurance

UTAH: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

WISCONSIN:

This collection agency is licensed by the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707

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